

## Fact Sheet 6(b): Specialty Reports

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### The “Other” Consumer Reports: What You Should Know about “Specialty” Reports

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#### 1. Introduction

*Will you be a good employee?  
Are you likely to wreck your car?  
Is your checking account frequently overdrawn?  
Are you in poor health?  
Will you default on your mortgage?  
Does your home have water damage?  
Will you trash the apartment or vacate with rent unpaid?*

These are the unspoken questions asked by employers, landlords, creditors, insurers and banks as you – the consumer – make your way through the normal affairs of adult life. To the company that may give you a job, write an insurance policy, or rent you an apartment, you represent a risk – the unknown – and companies feel a need to assess their “risk” in dealing with you. Of course, you won’t be asked these questions outright, but those who want to rate your “risk level” are turning more than ever to specialized “consumer reports” to find out more about you.

The federal Fair Credit Reporting Act (FCRA) covers reports about your overall financial health. Credit reports allow a lender to see whether you pay your bills on time, have filed for bankruptcy, or have an outstanding judgment or collection action against you.

However, despite its name, the Fair Credit Reporting Act covers a lot more than simply credit reports. Credit reports are just one of a broader category of consumer reports covered by the FCRA. To learn more about your credit reporting rights, see PRC Fact Sheet 6, *How Private Is My Credit Report?*, [www.privacyrights.org/fs/fs6-crdt.htm](http://www.privacyrights.org/fs/fs6-crdt.htm).

Consumer reports can also include reports about you made to employers, insurance companies, banks, and landlords. In recent years, many new companies have sprouted, compiling reports specifically targeted at employers, insurers, and landlords. The companies that compile reports for targeted users are “consumer reporting agencies” under the FCRA, just like the three national credit bureaus: Experian, TransUnion, and Equifax.

Companies that compile reports on consumers for other than credit have been designated by Congress as “nationwide specialty consumer reporting agencies.” These agencies compile reports about much more than just your credit history. Here are a few examples of the types of reports that they compile:

- Medical conditions (for example, the Medical Information Bureau (MIB) report)
- Residential or tenant history and evictions (for example, the Unlawful Detainer (UD) Registry)
- Check writing history (for example ChexSystems)
- Employment background checks
- Homeowner and auto insurance claims (for example, CLUE reports)

The “specialty” subcategory of consumer reporting agencies was specifically identified in amendments to the FCRA made by the Fair and Accurate Credit Transaction Act (FACTA). (FCRA sec. 612 (a)(1)(C)) To learn more about FACTA and the latest amendments to the FCRA, see PRC Fact Sheet 6a, *FACTA, the Fair and Accurate Credit Transactions Act: Consumers Win Some, Lose Some*, [www.privacyrights.org/fs/fs6a-facta.htm](http://www.privacyrights.org/fs/fs6a-facta.htm).

FACTA gives consumers the right to a free credit report each year from the three national credit bureaus: Experian, TransUnion and Equifax. For more on your right to free credit reports, see:

- Federal Trade Commission publication, *Your Access to Free Credit Reports* [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm)
- The shared Web site of the three credit bureaus, [www.annualcreditreport.com](http://www.annualcreditreport.com).

FACTA also gives consumers the right to a free report from a “nationwide specialty consumer reporting agency” once a year. *This fact sheet includes information about nationwide specialty consumer reporting agencies and other companies that offer consumers free access to their reports.*

## 2. Specialty Consumer Reports – the Players

### What information goes into a “specialty” report?

Specialty consumer reporting agencies operate much like the credit bureaus. The agencies collect information about you from a variety of sources, including:

- Public records of criminal or civil cases
- Your credit history
- Bankruptcy filings
- Companies with which you have an existing or prior business relationship, such as insurance companies or banks
- Your medical information
- Driving records.

From this information, the specialty reporting agency compiles reports based on the requirements of targeted users like insurance companies, employers, and landlords.

### How do I know if there’s a specialty report on me?

Unfortunately, most consumers are in the dark about the very existence of specialty consumer reports. Usually people learn about specialty reports only after having been denied a job, insurance, or an apartment rental.

### What’s involved in making a specialty report?

Like credit reports, the FCRA imposes certain obligations on the specialty reporting companies, users of such reports, and those that furnish information that goes into compiling the reports. The FCRA also gives you, the subject of the report, certain rights.

In addition, just like the credit bureaus, specialty reporting agencies do not make decisions about whether to rent you an apartment, give you a job, or write an insurance policy. Those decisions are left up to the landlord, employer or insurance company.

Following is a brief summary of how the FCRA treats each of the “players” involved:

- **Furnishers**, that is, those that feed information to a consumer reporting agency, have an obligation to furnish only accurate information. This holds true whether the furnisher provides information to a credit bureau, tenant screening agency, medical information service, or other entities that meet the definition of “consumer reporting agency.”

Providers of information also have an obligation to update and correct inaccurate information. For more on the obligations of furnishers under the FCRA, see the Federal Trade Commission (FTC) publication, *What Information Providers Need to Know*, [www.ftc.gov/bcp/edu/pubs/business/credit/bus33.shtm](http://www.ftc.gov/bcp/edu/pubs/business/credit/bus33.shtm).

- **Users** of specialty consumer reports include landlords, insurers, and employers. Just like a lender who turns down your loan application, users of specialty consumer reports must give you what’s called an “adverse action notice” along with a copy of your report. So, if you’ve been turned down for an apartment rental based on a report, or if you are denied an insurance policy due to information on a report, you are entitled to a copy of that report. For more on the obligations of these users, see these FTC publications:

- *Consumer Reports: What Insurers Need to Know*, [www.ftc.gov/bcp/edu/pubs/business/credit/bus07.shtm](http://www.ftc.gov/bcp/edu/pubs/business/credit/bus07.shtm)
- *Using Consumer Reports: What Employers Need to Know*, [www.ftc.gov/bcp/edu/pubs/business/credit/bus08.shtm](http://www.ftc.gov/bcp/edu/pubs/business/credit/bus08.shtm)
- *Using Consumer Reports: What Landlords Need to Know*, [www.ftc.gov/bcp/edu/pubs/business/credit/bus49.shtm](http://www.ftc.gov/bcp/edu/pubs/business/credit/bus49.shtm)

- **Nationwide specialty consumer reporting agencies**, like the credit bureaus, have certain obligations when making reports about you. For example, reports can only be issued for purposes allowed by the FCRA. There are time limits on how long negative information can be reported. When you dispute information, the reporting agency has an obligation to investigate and correct any inaccurate or outdated information. A reporting agency that compiles public record information for employment purposes has an additional obligation under the FCRA when that information is likely to have an adverse effect on your ability to get a job.
- **You** have the right to a free copy of your consumer report when an adverse action is taken against you based on something in the report. An adverse action would be if you are turned down for employment, are denied insurance or are charged a higher premium, are denied a rental, or are not permitted to open a checking account based on some negative information in your check writing history report. You have the right to dispute inaccurate information in any consumer report prepared about you.

In addition to the free report you are entitled to get if you are turned down for employment, a rental, insurance, or a checking account, you can order a free copy of your specialty report directly from the nationwide specialty consumer reporting agency. *You are entitled to one free report from each specialty agency once a year. This fact sheet also includes information about other companies that offer consumers free access to their reports or file.*

### 3. Your Right to Free Annual Reports from Specialty Consumer Reporting Agencies

There is no centralized source for obtaining free specialty reports. Requests must be made directly to each specialty reporting agency. FTC regulations do not require nationwide specialty consumer reporting agencies to establish a Web site or allow mail-in requests. The only requirement is that specialty agencies establish a toll-free number, published anywhere the company does business. Requests processed otherwise such as through a Web site or by mail are optional, although many nationwide specialty agencies have posted information on their Web sites.

Specialty reporting agencies also:

- May collect only as much information as necessary to identify you, generally the same information necessary for a free credit report (name, address, Social Security number).
- Must give you, if you ask, an update on the status of your request. However, there is no time limit on when your request must be processed.

- Must provide a "help" or "frequently asked questions" screen if requests are processed online.

The FTC's web site gives further information about your rights to get free credit and specialty reports, [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm).

The following sections of this guide include information we have gathered to date about access to specialty consumer reports and other similar products. For some specialty reports, one or two companies dominate the market. This means it will be easier for you to find out where to direct your request. For other areas, such as employment and rental history, specialty reports may be prepared by many different companies.

One company, ChoicePoint, maintains a wide variety of information on consumers, including insurance claims, employment, and tenant history. The company has information on its Web site about how to obtain these three types of free specialty reports individually ([www.choicetrust.com](http://www.choicetrust.com)). It also offers a free comprehensive disclosure called a Full Person Report. See the sections below for details.

#### **Will I get the same information the insurer, landlord, employer, or other business gets?**

Although this guide and other publications generally refer to free "reports," the FCRA technically gives you the right to a free "file disclosure." There is a difference under the FCRA between your "report" and your "file."

Under the FCRA, a "consumer report" is:

...any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living ....(FCRA §609(d)(1))

Your "file" is:

...all of the information on [you] recorded and retained by a consumer reporting agency regardless of how the information is stored. (FCRA §609(g))

In other words, the report is the document provided to the employer, landlord, insurer or creditor. The report reflects information collected and compiled at any given time. Your "file" on the other hand is the information the consumer reporting agency maintains about you. Your right to a free disclosure is to your "file," not your "report."

### **4. Insurance Claims Reports**

Specialty reports that tell insurers about claims you have made against your homeowner's or automobile insurance policies are prepared by two companies: ChoicePoint and ISO Insurance Services. For more on insurance claims reports, see PRC Fact Sheet 26, *CLUE and You: How Insurers Size You Up*, [www.privacyrights.org/fs/fs26-CLUE.htm](http://www.privacyrights.org/fs/fs26-CLUE.htm).

For information on how to order your free A-Plus Report from ISO, see [www.iso.com/products/2500/prod2562.html](http://www.iso.com/products/2500/prod2562.html) or call (800) 627-3487.

To order your automobile or homeowner's CLUE report, call ChoicePoint's toll-free number, (866) 312-8076, or visit the company's web site at [www.choicetrust.com](http://www.choicetrust.com) (click on "CLUE Reports").

### **5. Medical and Prescription Drug History Reports**

**The Medical Information Bureau (MIB)** is a nationwide specialty consumer reporting agency that compiles and maintains records concerning individual life, health, long-term care, and disability insurance. Generally, you will have an MIB file *only* if you have applied for one of these insurance products within the last seven years, and only if you've applied as an individual rather than as a member of a group.

*If you have no significant medical condition and have not applied for insurance as an individual, you are not likely to have an MIB report.* The report includes information that you have reported on an insurance application or that the insurance company has obtained from your healthcare provider indicating a medical condition that insurance companies consider significant. In all, MIB assigns from among 230 codes that indicate medical conditions such as asthma, diabetes, high blood pressure, depression, and so on. The MIB

estimates that about 20% of individuals have an MIB report. ([www.mib.com](http://www.mib.com))

MIB's toll-free number for disclosure is (866) 692-6901 (TTY (866) 346-3642 for hearing impaired) For more on free reports from MIB, see the company's web site, [www.mib.com/html/request\\_your\\_record.html](http://www.mib.com/html/request_your_record.html).

**IntelliScript** and **MedPoint** are databases that report prescription drug purchase histories to insurance companies. Like the MIB reports, IntelliScript and MedPoint reports are used primarily when consumers are seeking private health, life or disability insurance. Prescription drug databases can go back as far as five years, detailing drugs used as well as dosage and refills.

With a history of prescription drugs in hand, insurers may make assumptions about medical conditions and assess the risk of writing an insurance policy. Information in an IntelliScript or MedPoint report may prompt an insurer to deny coverage for certain conditions, increase insurance premiums, or deny coverage altogether. Such adverse actions by insurance companies trigger a sequence of consumer rights under the FCRA.

Until recently, use of prescription drug databases was unknown to consumers. Insurers' use of these databases first came to light in 2007 when the FTC sued Milliman, the owner of the IntelliScript database, and Ingenix, Inc., owner of the MedPoint database. [www.ftc.gov/opa/2007/09/ingenixmilliman.shtm](http://www.ftc.gov/opa/2007/09/ingenixmilliman.shtm)

The FTC claimed that the companies are consumer reporting agencies subject to the FCRA. Both cases were settled without the data brokers paying a monetary penalty, but Milliman and Ingenix agreed to follow the FCRA. This means, among other things, that consumers who apply for private insurance and are turned down because of something in an IntelliScript or MedPoint report are entitled to a copy of the report from their insurance company and an opportunity to dispute the accuracy of information in the report.

Individuals who have applied for individual health, life, or disability insurance may also request a copy of any prescription report directly from MedPoint or IntelliScript. Reports are available once a year whether or not there has been an adverse decision by an insurance company.

You can request a copy of your MedPoint report by calling (888) 206-0335 or writing to: MedPoint Compliance, Ingenix, Inc., 2525 Lake Park Blvd, West Valley City Utah 84120. Additional contact information can be found at [www.ingenix.com/ContactUs/](http://www.ingenix.com/ContactUs/)

IntelliScript reports are available by calling the toll-free request line at (877) 211-4816. Consumers will have to provide their full name, date of birth, last four digits of their Social Security number and current zip code. Milliman will provide a copy of any information the company has on an individual as well as the names of insurance companies that have requested a prescription history. The company's Web site includes information about the product as well as additional contact information. [www.rxhistories.com/how\\_it\\_works.html](http://www.rxhistories.com/how_it_works.html)

For more about medical information and your privacy, see PRC Fact Sheet 8, *How Private Is My Medical Information?*, [www.privacyrights.org/fs/fs8-med.htm](http://www.privacyrights.org/fs/fs8-med.htm), and PRC Fact Sheet 8a, *HIPAA Basics: Medical Privacy in the Electronic Age*, [www.privacyrights.org/fs/fs8a-hipaa.htm](http://www.privacyrights.org/fs/fs8a-hipaa.htm).

## 6. Residential and Tenant Reports

A number of companies prepare reports for landlords concerning individuals who have applied to rent housing. Because there are many companies involved in tenant screening, we suggest you ask the potential landlord for the name of the screening company he or she uses. This will save you time and effort if you later want to get your free specialty tenant report.

ChoicePoint has information on its web site about how to get a free copy of your tenant report. Call toll-free (877) 448-5732 or visit ChoicePoint's web site for more information, [www.choicetrust.com](http://www.choicetrust.com) (click on “Tenant History Report”).

Another agency that provides tenant screening information is First Advantage Safe Rent [www.fadvsafereant.com/index2.php](http://www.fadvsafereant.com/index2.php). Consumers may initiate a request to obtain a copy of their consumer file by calling (888) 333-2413 and requesting a consumer disclosure request form. The form then must be faxed or mailed to First Advantage Safe Rent. For more information go to [www.fadvsafereant.com/consumer\\_relations/contact\\_cr/index.php](http://www.fadvsafereant.com/consumer_relations/contact_cr/index.php).

Consumers may have a particularly difficult time exercising their right to a free specialty report when the “specialty” market is saturated with agencies. This may prove to be the case for tenants who want to check their file. If you learn you will be subject to a tenant screen, you may save yourself a lot of time and trouble by

simply asking the landlord the name and contact information for the screening company.

## 7. Check Writing History Reports

There are three major specialty companies that report on check writing history.

- **ChexSystems** is a nationwide specialty consumer reporting agency that collects and maintains information from member financial institutions such as banks and credit unions. If a bank closes your checking account because of insufficient funds, for example, it will make a report to ChexSystems that other banks will check when you apply for new accounts.
- Toll-free number: (800) 428-9623
- Web: [www.consumerdebit.com/consumerinfo/us/en/chexsystems/report/index.htm](http://www.consumerdebit.com/consumerinfo/us/en/chexsystems/report/index.htm)
- **Shared Check Authorization Network (SCAN)** maintains a database of returned checks and instances of fraud. It provides check authorization and verification to member retailers.
- Toll-free number: (800) 262-7771 (U.S., Guam, and Puerto Rico)
- Fax: (800) 358-4506
- Web: [www.consumerdebit.com/consumerinfo/us/en/consumerreports/index.htm#TopOfPage](http://www.consumerdebit.com/consumerinfo/us/en/consumerreports/index.htm#TopOfPage)
- **TeleCheck** also maintains a database of returned checks and instances of fraud. It provides check authorization and verification to member retailers.
- Toll-free number: (800) 835-3243.
- Web: [www.telecheck.com](http://www.telecheck.com). As of this writing, TeleCheck does not have information on its web site, other than reference to a toll-free number for FCRA disclosures, listed above.

## 8. Employment Background Screening Reports

Obtaining a free copy of your employment report may be a frustrating exercise – unless you know the name the company that performs the background screening. Employees and job applicants do have some additional rights under the FCRA regarding access to background check reports. For example, the employer must give you notice that a background screening may be conducted, and the employer must get your permission. Notice and permission must be given on a separate document, not buried in an application or another form.

Unfortunately, under the FCRA an employer need not tell you the name of the company that will screen you. This appears to us to be a significant loophole in the law. Under California law, on the other hand, an employer must give you this information up front, when you are given the notice and permission documents to sign. (California Civil Code §1786.12(2)(B)(iv)) In addition, California laws allows you to get a copy of your report for two years. (California Civil Code 1786.11))

For more on employment background checks in California, see PRC Fact Sheet 16a, *Employment Background Checks in California: New Focus on Accuracy*, [www.privacyrights.org/fs/fs16a-califbck.htm](http://www.privacyrights.org/fs/fs16a-califbck.htm).

The national standard, set by the FCRA, does not require an employer to tell you the name of the screening company or tell you how to get a copy of your report. The employer need only give you a copy of the report if he or she decides *not* to hire you or denies you a promotion if you are a current employee. But it's important that you keep in mind -- your right to a free employment report does not hinge on the employer's action.

To say you have the right to a free specialty employment report means little if you don't know where to look. That's because hundreds of companies are now engaged in employment background screening. The National Association of Professional Background Screeners lists over 300 member background check companies. [www.napbs.com/](http://www.napbs.com/)

If you are given notice by an employer that a background check will be conducted, we strongly suggest you ask for the name of the screening company at that time. Even when you know the name of the screening company, this may be a “hollow” right. You can only get free disclosure if the company *maintains* a file on you. Some employment screeners may simply evaluate you and then issue a one-time report without maintaining a file. For this reason, we suggest you make your request for a free disclosure to the screening agency soon after you get notice that a report may be prepared.

One employment screening company we're aware of that offers free reports is ChoicePoint. If you know you were the subject of an employment background check conducted by ChoicePoint, you can get your free file

disclosure by contacting the company at:

- Toll-free number: (866) 312-8075
- Web: [www.choicetrust.com](http://www.choicetrust.com) (click on “Employment History Report”)

## 9. The Work Number Employment Data Reports

The Work Number provides employment data reports, which are entirely different from the employment background screening reports discussed in the previous section. Employment Data Reports are limited to basic employment information (such as name of employer, dates of employment, salary, and job title) obtained from participating employers. The Work Number is an employment and income verification service, not a background screening service.

Essentially, the Work Number permits companies to outsource certain payroll and human resource functions. Thus, it operates somewhat differently than a typical consumer reporting agency in that it only collects information from the employers with which it has contracts. The Work Number maintains information on approximately 25 million employees who have at some time worked for a participating employer. It is operated by TALX Corporation, which is owned by the credit reporting agency Equifax.

The Work Number will provide you with one free Employment Data Report every 12 months. You can obtain a free annual disclosure by calling TALX directly at (866) 604-6570 or by going to [www.theworknumber.com/Employees/datareport.asp](http://www.theworknumber.com/Employees/datareport.asp). You can download the Employment Data Report Request form and follow the instructions to complete and return the form to TALX Corporation. Once your request is received, your Employment Data Report will be mailed to you within 15 days.

If you believe information in your Employment Data Report is inaccurate, you may contact the Work Number's Client Service Center at (800) 996-7566 to have your dispute investigated. Your information will be blocked from verifiers during the reinvestigation. Results of the reinvestigation will be provided within 30 days of receipt of a dispute.

## 10. LexisNexis Accurant Person Reports

LexisNexis provides a broad range of information to both businesses and government for numerous purposes including identity authentication, employment screening, fraud prevention, claims management, and debt collection. Information provided by LexisNexis includes public records, other publicly available information, and some non-public information.

Public records include records created and maintained by government agencies that are open for public inspection. This includes information such as real estate title records, liens, death records, and motor vehicle registrations.

Publicly available information is information about an individual that is available to the general public from non-governmental sources such as newspapers, magazine articles and telephone directories.

Some LexisNexis products contain non-public information, which may not be readily available to the general public. Non-public information is information about an individual obtained from a source that is privately owned and that is not available to the general public including commercial directories or databases compiled by other publishers. Non-public information may include the following information: current and previous addresses; Social Security Number; previous names used, such as alias names, maiden names or previous married names; birth date information; and/or telephone numbers.

According to LexisNexis, some of its products are considered to be subject to the FCRA, while others are not. Likewise, not all of the LexisNexis reports are necessarily considered consumer specialty reports. However, LexisNexis will provide individuals with a copy of the information about themselves contained in the so-called “Person Report” products distributed through its Accurant information services division. These reports tend to be much more comprehensive than the other reports discussed in this fact sheet, and go well beyond typical specialty reports in terms of types of information provided. You can see a sample LexisNexis Accurant Comprehensive Report here: [https://w3.lexis.com/consumeraccess2.0/sample/person\\_report.htm](https://w3.lexis.com/consumeraccess2.0/sample/person_report.htm)

Consumers can request a copy of their Person Report found in the Accurant services by using the form at [www.lexisnexis.com/privacy/for-consumers/request-personal-information.aspx](http://www.lexisnexis.com/privacy/for-consumers/request-personal-information.aspx). Consumers also will need to mail or fax copies of 2 forms of identification. One must be a government-issued ID. A utility bill showing your name and your current address may serve as the other form of ID.

Consumers can also order a copy of their Person Report by mailing a printable form available from the same link. Again, two forms of identification are required, and one must be a government-issued ID.

Person Reports will be returned by U.S. mail approximately 30 to 60 days after LexisNexis receives proof of identification. Consumers with questions about the LexisNexis Consumer Access Program can call (888) 332-8244, select Option 1, and dial extension 999-4498.

## 11. ChoicePoint Full File Disclosure

A ChoicePoint Full File Disclosure includes both the consumer's file and a public records search. You can see what information about you is maintained in ChoicePoint's files. This is the information that is used by ChoicePoint to create consumer reports. These consumer reports may be sold to businesses with a legitimate business need for that information. The public records search will contain information available in county, state or federal public records such as real estate transaction and ownership data, lien, judgment and bankruptcy records, professional license information, and historical addresses.

The ChoicePoint Full File Disclosure will include data from its specialty reports as well as additional information. The disclosure includes your CLUE reports (described in Section 4 above), current insurance carrier reports, a pre-employment background check (only if one has been previously ordered by an employer), criminal records information, and additional information that may be available in ChoicePoint's files. For a more complete description of the information included see [www.choicepoint.com/documents/ffd\\_faqs.pdf](http://www.choicepoint.com/documents/ffd_faqs.pdf)

ChoicePoint offers consumers their Full File Disclosure free of charge once per year. A Full File Disclosure is available only to a consumer that requests their own file, when the request is submitted with proper identity authentication. Businesses and government agencies cannot order your ChoicePoint Full File Disclosure, but they are entitled, with legitimate business purposes, to order some of the reports that comprise your ChoicePoint Full File Disclosure for the business-related activities they conduct.

To order your Full File Disclosure, read the instructions at [www.choicetrust.com/pdfs/CD107\\_CP-File-Disclosure-Request-Form\\_pg-1.pdf](http://www.choicetrust.com/pdfs/CD107_CP-File-Disclosure-Request-Form_pg-1.pdf) and at [www.choicetrust.com/pdfs/CD107\\_CP-File-Disclosure-Request-Form\\_pg-2.pdf](http://www.choicetrust.com/pdfs/CD107_CP-File-Disclosure-Request-Form_pg-2.pdf). Obtain the form at [www.choicetrust.com/pdfs/CD107\\_CP-File-Disclosure-Request-Form\\_pg-3.pdf](http://www.choicetrust.com/pdfs/CD107_CP-File-Disclosure-Request-Form_pg-3.pdf). The form must be mailed in with the required identity verification documents.

Once ChoicePoint has verified your identity, all information will be mailed to the address you provide on the request form. ChoicePoint will also include contact information in case you have questions about the information or feel there is an error in any of the reports.

## 12. When to Order a Specialty Report

We encourage consumers to find out about the information that is stored with consumer reporting agencies. Doing so enables you to detect inaccuracies that might result in the denial of financial or other benefits, or that might indicate the presence of fraud or other misuse of your information. However, ordering all of your reports will be time-consuming. Even though it's free, there is probably no need to expend the time and effort to get every report available to you.

You have the right to choose the reports that you want to see based on your individual needs. Here are our recommendations for situations in which you probably will want to order one or more of your specialty reports:

1. If you are shopping for new *homeowner's* or *automobile insurance*, order a copy of your CLUE or A-Plus claims report. And if you have *filed claims on existing policies*, it's a good idea to check the report to make sure the information is accurate. Sometimes, simply calling an insurance agent with a question can result in a "black mark" to your CLUE or A-Plus report. You will want to make sure that such inquiries are removed.
2. If someone has *fraudulently cashed checks* against your account or you have for some reason had problems with your checking or savings account, order your ChexSystems report.
3. If a potential or existing employer asks your permission to run a *background check*, ask for the name of the screening company. Contact the company as soon as the report has been issued



because screening companies may not maintain permanent files.

4. If you have been a *victim of identity theft*, we recommend you order all available reports. Remember, insurers, landlords, employers, and banks have permissible purposes for accessing your credit report. Information in your specialty report may overlap information in your credit report. It is important to correct inaccuracies no matter where they appear.

5. If you want to *rent an apartment or home*, ask the landlord for the name of the tenant screening company he or she uses, if any. There are many companies involved in this market and you will need to know where to look to exercise your right to a free report.

6. If you are *applying for private health, life, long-term care, or disability insurance*, order your MIB report from the Medical Information Bureau. If your reports contain erroneous information, you will want to make sure it is corrected before you apply for insurance.

7. If you are *applying for a new job*, you will want to obtain your Employment Data Report from the Work Number *if* you have ever worked for a company that uses their service. You will also want to obtain a ChoicePoint Full File Disclosure.

8. For a *good overall "check-up,"* you may wish to order your ChoicePoint Full File Disclosure and your Lexis-Nexis Accurant Person Report.

### 13. References

#### Laws and Regulations

- Fair Credit Reporting Act, as amended by FACTA,  
[www.ftc.gov/os/statutes/031224fcra.pdf](http://www.ftc.gov/os/statutes/031224fcra.pdf)
- FTC's final regulations about free credit and specialty consumer reports,  
[www.ftc.gov/os/2004/06/040624factafreeannualfrn.pdf](http://www.ftc.gov/os/2004/06/040624factafreeannualfrn.pdf)
- California Investigative Consumer Reporting Agencies Act, CA Civil Code 1786 et seq.  
[www.leginfo.ca.gov](http://www.leginfo.ca.gov)

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- *Obligations of Furnishers of Information under the FCRA*  
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[www.ftc.gov/os/2004/11/041119factaapph.pdf](http://www.ftc.gov/os/2004/11/041119factaapph.pdf)
- *Consumer Reports: What Insurers Need to Know*  
[www.ftc.gov/bcp/edu/pubs/business/credit/bus07.shtm](http://www.ftc.gov/bcp/edu/pubs/business/credit/bus07.shtm)
- *Credit Reports: What Information Providers Need to Know*  
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[www.ftc.gov/bcp/edu/pubs/business/credit/bus08.shtm](http://www.ftc.gov/bcp/edu/pubs/business/credit/bus08.shtm)
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#### Privacy Rights Clearinghouse Publications

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[www.privacyrights.org/fs/fs6-crdt.htm](http://www.privacyrights.org/fs/fs6-crdt.htm)
- Fact Sheet 6a. *FACTA, the Fair and Accurate Credit Transactions Act: Consumers Win Some, Lose Some*  
[www.privacyrights.org/fs/fs6a-facta.htm](http://www.privacyrights.org/fs/fs6a-facta.htm)
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[www.privacyrights.org/fs/fs8-med.htm](http://www.privacyrights.org/fs/fs8-med.htm)
- Fact Sheet 16. *Employment Background Checks: A Jobseeker's Guide*  
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